

Respondent

stock but rather is replacement value without the bells and whistles often provided by dealers selling “previously owned” vehicles. *Associates Commercial Corp. v. Rash*, 520 U.S. 953, 965 (1997). Obviously, the Debtor here does not have the benefits of dealer warranties, assurances or reconditioning.

On the whole, the court finds the Debtor’s estimation of value closer to replacement value than that asserted by the creditor. An appropriate order will be entered.

cc: Ann M. Gaegler, Esq., 6309 Baltimore Avenue, Suite 201, Riverdale, MD 20737

DaimlerChrysler, c/o Harold Davis, Jr., Esq., 200 Jefferson Avenue, Suite 1450, Memphis, TN 38103

Richard A. Plater, 9507 Carol Street, Springdale, MD 20774

Timothy P. Branigan, Esquire, P.O. Box 1902, Laurel MD 20725-1902

**End of Memorandum Decision**